

IN RE:  
LEE ANN SPENCER

Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:15-22510

Chapter 13

Document No.:

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 16th day of September, 20<sup>20</sup>, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
9/16/20 11:25 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE

dmk

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Lee Ann Spencer  
DebtorCase No. 15-22510-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: agro  
Form ID: pdf900Page 1 of 2  
Total Noticed: 21

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.

db +Lee Ann Spencer, 12 Oliver Street, Mc Donald, PA 15057-2897  
 cr JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
 Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 cr +The Bank of New York Mellon Trust Company, Robertson, Anschutz, Shcneid P.L.,  
 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853  
 14075943 +BYL Services / Novasom, 301 Lacey Street, West Chester, PA 19382-3727  
 14075945 +Chase / Michael T McKeever, Esq., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 14075947 +Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275  
 14106334 +Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14330454 +The Bank of New York Mellon, c/o Phellan Hallinan Diamond & Jones,  
 attn.: Jerome Blank, Esq., 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Sep 17 2020 04:47:56  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14075942 +E-mail/Text: bankruptcy@rentacenter.com Sep 17 2020 04:43:25 Acceptance Now,  
 5501 Headquarters Dr, Plano, TX 75024-5837  
 14075944 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 17 2020 04:47:53 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14099998 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 17 2020 04:47:53  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14075948 +E-mail/PDF: creditonebknofications@resurgent.com Sep 17 2020 04:47:56 Credit One Bank,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 14075949 +E-mail/PDF: gecscdi@recoverycorp.com Sep 17 2020 04:48:44 GECRB/PayPal Cr,  
 Attn:Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 14075950 +E-mail/PDF: gecscdi@recoverycorp.com Sep 17 2020 04:47:52 Gemb/walmart, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 14075946 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 17 2020 04:47:50  
 Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219  
 14126193 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 17 2020 04:48:48  
 JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219  
 14110919 E-mail/PDF: resurgentbknofications@resurgent.com Sep 17 2020 04:48:30  
 LNVN Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14075951 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 17 2020 04:47:59 Navient, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14080011 E-mail/PDF: rmscedi@recoverycorp.com Sep 17 2020 04:47:57  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 15185540 +E-mail/Text: BKBCNMAIL@carringtonms.com Sep 17 2020 04:41:00  
 WILMINGTON SAVINGS FUND SOCIETY, FSB ET AL, c/o Carrington Mortgage Services, LLC,  
 P.O. Box 79001, Phoenix, AZ 85062-9001

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank Of New York Mellon Etal  
 cr The Bank Of New York Mellon F/K/A The Bank Of New  
 cr WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: agro  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Sep 16, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
andygornall@latouflawfirm.com  
Brian Nicholas on behalf of Creditor JPMorgan Chase Bank, National Association  
bnicholas@kmlawgroup.com  
Brian Nicholas on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF  
QUERCUS MORTGAGE INVESTMENT TRUST bnicholas@kmlawgroup.com  
David A. Rice on behalf of Debtor Lee Ann Spencer ricelaw1@verizon.net, lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF  
QUERCUS MORTGAGE INVESTMENT TRUST bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com  
Jeremy J. Kobeski on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New  
York As Successor et al. pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor The Bank Of New York Mellon Etal pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Scott R. Lowden on behalf of Debtor Lee Ann Spencer niclowlgl@comcast.net  
Thomas Song on behalf of Creditor The Bank Of New York Mellon Etal pawb@fedphe.com  
TOTAL: 12